

Figure 1

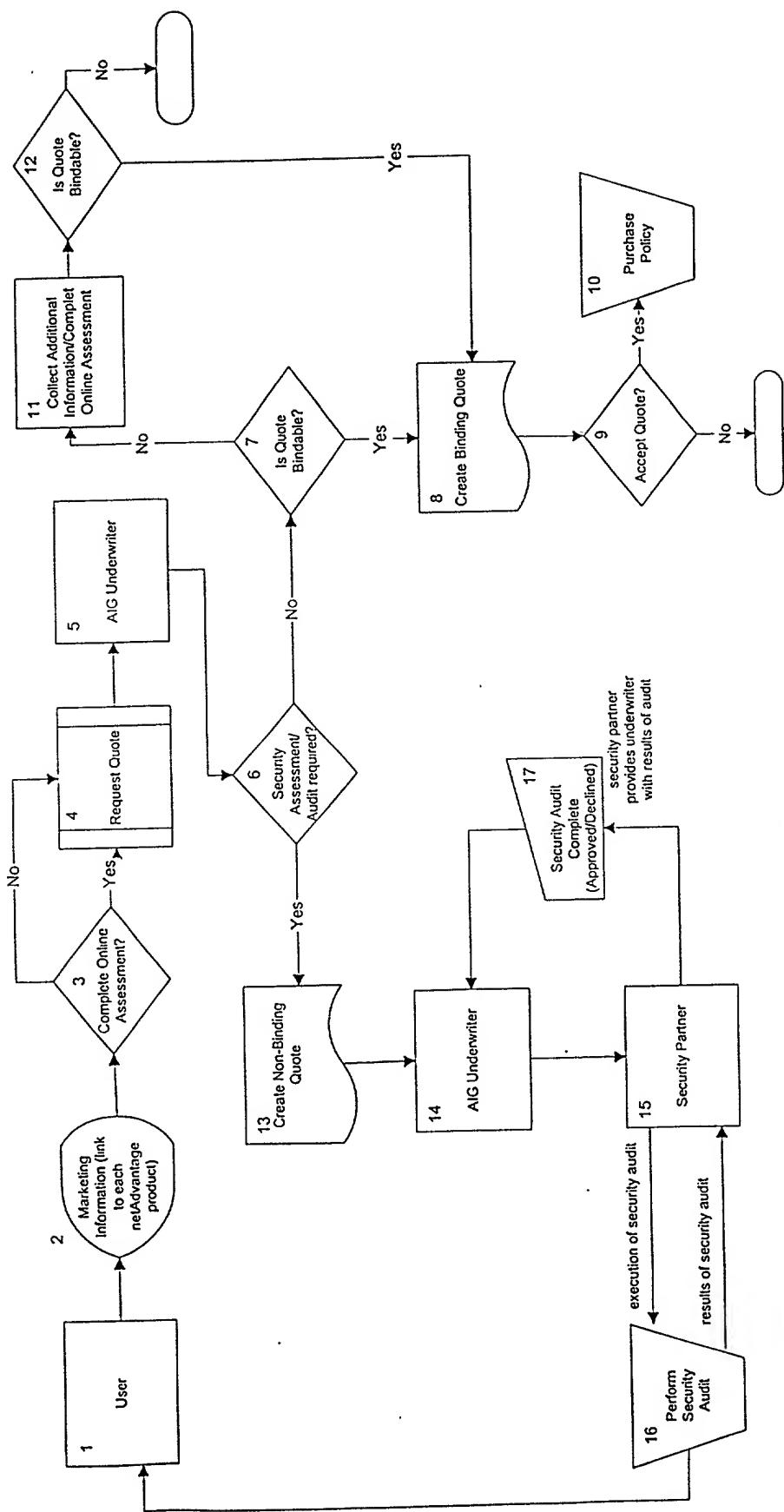


Figure 2

Premium Rating Engine

